

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: STEVEN J. GIBSON : CHAPTER 13

DEBTOR : BKY. NO: 20-11723ELF

OBJECTION TO CERTIFICATION OF DEFAULT

The debtor objects to the Certification of Default. The default letter which was dated February 10, 2021 was not received. In fact, debtor's counsel received his in the mail today, March 10, 2021.

Debtor objects to the Entry of Relief.

Respectfully Submitted,

Date: 2/15/2021

____s/
MICHAEL A. CATALDO, ESQUIRE
CIBIK & CATALDO, P.C.
1500 WALNUT STREET, STE. 900
PHILADELPHIA, PA 19102
(215) 735-1060